

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Terrence M Faust  
Michelle P Faust  
Debtors

Case No. 21-01801-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 05, 2021

User: AutoDocket  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Terrence M Faust, Michelle P Faust, 220 McIntyre Rd, Catawissa, PA 17820-8509
5430694	+ FEDLOAN, POB 60610, HARRISBURG, PA 17106-0610
5430695	+ Fifth Third Bank, PO Box 1266, Minneapolis, MN 55440-1266
5430696	+ Geisinger Medical Center, 100 N Academy Ave, Danville, PA 17822-0001
5435476	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5430699	+ PENN CREDIT, 2800 COMMERCE DRIVE, HARRISBURG, PA 17110-9307
5430700	+ Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
5430701	+ Shellpoint Mortgage Servicing, 75 Beattie Pl #300, Greenville, SC 29601-2138
5436716	U.S. Bank National Association, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
5433895	U.S. Bank National Association, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5434415	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5430705	+ Wells Fargo Auto Finance, PO Box 17900, Denver, CO 80217-0900

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 05 2021 18:53:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5430688	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 05 2021 18:53:50	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5430690	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 05 2021 19:05:58	CITI/SEARS, PO BOX 6217, SIOUX FALLS, SD 57117-6217
5430691	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 05 2021 19:06:01	CITIBANK, PO BOX 6217, SIOUX FALLS, SD 57117-6217
5430692	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 05 2021 19:05:58	CITIBANK/THE HOME DEPOT, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5435785	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 05 2021 18:53:50	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5430693	Email/Text: mrdisen@discover.com	Oct 05 2021 18:55:00	DISCOVER FINANCIAL, POB 15316, WILMINGTON, DE 19850
5432032	+ Email/Text: mrdisen@discover.com	Oct 05 2021 18:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
5430697	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 05 2021 18:55:00	Internal Revenue Service, 600 Arch St, Angela Phraner, Philadelphia, PA 19106
5430689	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 05 2021 18:53:32	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
5430698	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 05 2021 18:55:00	KOHL'S/CAPITAL ONE, PO BOX 3115,

		MILWAUKEE, WI 53201-3115
5430702	+ Email/PDF: gecsedl@recoverycorp.com	Oct 05 2021 18:53:40 SYNCHRONY BANK/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
5430703	+ Email/PDF: gecsedl@recoverycorp.com	Oct 05 2021 18:53:40 SYNCHRONY BANK/QVC, PO BOX 965005, ORLANDO, FL 32896-5005
5430704	+ Email/PDF: gecsedl@recoverycorp.com	Oct 05 2021 18:53:40 SYNCHRONY BANK/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
5430947	+ Email/PDF: gecsedl@recoverycorp.com	Oct 05 2021 18:53:40 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2021                      Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR1 bkgroup@kmlawgroup.com
Robert Spielman	on behalf of Debtor 2 Michelle P Faust bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
Robert Spielman	on behalf of Debtor 1 Terrence M Faust bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Terrence M Faust**  
**Michelle P Faust**

CHAPTER 13  
CASE NO. \_\_\_\_\_

- ☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☒ Included ☐ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$81,780.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
09/21	08/26	1,363.00	0.00	1,363.00	81,780.00
				Total Payments:	\$81,780.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*
- ☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

- ☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

- ☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

- ☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Fifth Third Bank	2019 Leased Ford Escape 36000 miles	
Select Portoflio Servicing	220 McIntyre Rd Catawissa Township Catawissa, PA 17820 Columbia County Appraisal July 3, 2021	
Shellpoint Mortgage Servicing	220 McIntyre Rd Catawissa Township Catawissa, PA 17820 Columbia County Appraisal July 3, 2021	7663
Wells Fargo Auto Finance	2020 Leased Chevrolet Equinox 30500 miles	

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

- ☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrearages to be Cured	Estimated Post-petition Arrearages to be Cured	Estimated Total to be paid in plan
Select Portfolio Servicing	220 McIntyre Rd Catawissa Township Catawissa, PA 17820 Columbia County Appraisal July 3, 2021	\$18,101.00	\$0.00	\$18,101.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

- ☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

- ☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

- ☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

- ☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

- ☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$4,208.00
Internal Revenue Service	\$1,758.00

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

#### 4. UNSECURED CLAIMS

##### A. Claims of Unsecured Nonpriority Creditors Specially Classified.

*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

##### B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

#### 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
Fifth Third Bank	Vehicle Lease	\$306	0%	\$0.00	\$0.00	Assume
Wells Fargo Auto Finance	Vehicle Lease	\$238	0%	\$0.00	\$0.00	Assume

#### 6. VESTING OF PROPERTY OF THE ESTATE.

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

#### 7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

#### 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

### 1 Collateral is surrendered in full satisfaction of debt.

**2 Student loans come due more than 5 years from the filing date of this petition and will be paid directly outside of this plan.**

**3 All allowed unsecured claims - other than the student loans - will be paid in full in this plan.**

**4 The full amount of the unsecured and priority portions of the IRS tax debt will also be paid in full in this plan.**

**5 Shellpoint Mortgage Servicing offered to recapitalize the second mortgage and incorporate the arrearage payments in a new mortgage. Debtors have elected that option.**

**6 Gross income of Debtor 1 and Debtor 2 are combined on the Statement of Financial Affairs for years 2019 and 2020.**

Dated: August 16, 2021

/s/ Robert Spielman

**Robert Spielman**

Attorney for Debtor

/s/ Terrence M Faust

**Terrence M Faust**

Debtor

/s/ Michelle P Faust

**Michelle P Faust**

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.